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ANNUAL TAX SALE - JUNE 28, 2022

TERMS AND CONDITIONS

WARNING: This document has been prepared to provide general information and guidelines relative to the Tax Sale, Tax Sale assignment, Tax Sale redemption, buyer reimbursement, and the issuance of a Tax Sale deed. It is not an all-inclusive listing of statutory requirements, procedures, or policy, nor should it be construed as a legal opinion of the statutes governing Tax Sales. Section 718.2, Code of Iowa, prohibits a buyer from impersonating a county employee. The maximum penalty for a violation of this statute is two years in prison and a fine of up to \$6,250. **The doctrine of caveat emptor, meaning 'buyer beware', applies to this Tax Sale.**

This document is effective for taxes sold during the period of June 28, 2022, through May 16, 2023, and all their assignments thereof, regardless of the assignment date.

It is the intent of the Polk County Treasurer to maintain the highest standards of ethics and prevent conflicts of interest. The Polk County Treasurer has the power, duty, and right to plan, direct, and control all proceedings conducted for the annual Tax Sale. This includes actions necessary to insure compliance with the rules and regulations of the Tax Sale, and all applicable statutes of the State of Iowa. The Polk County Treasurer reserves the right to reject any or all bids, and to waive irregularities in the best interest of Polk County.

A Tax Sale buyer should consult with legal counsel to determine his/her legal rights and remedies, and protect his/her interest as a Tax Sale buyer. The Polk County Treasurer will not respond to questions of law. Consult your tax attorney or tax preparer to determine income tax ramifications resulting from purchase of a Tax Sale Certificate(s).

Call the Polk County Treasurer's Tax Division (515) 286-3060 to obtain additional information.

MARY L. WELLS
Polk County Treasurer

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OVERVIEW

Welcome to the Polk County Annual Tax Sale, which will be held June 28, 2022 at the Holiday Inn Des Moines-Airport/Conference Center in Iowa Hall. All persons acting as Interested Parties must complete the tax sale registration process through www.IATaxSale.com before 5:00 PM on June 3, 2022, at which time the registration period will close. Registration will close early if the maximum number of Interested Parties is reached before June 3, 2022 at 5:00 p.m.

Tax Sale Participants	
Interested Party	The only person authorized to bid at the Tax Sale, either as an individual or an executive officer when the bidder is a company. NOTE: If the bidder is a company, the signature and title of the company executive officer must be entered during the online registration process and must be the same on the W-9 and Direct Deposit Authorization Form.
Authorized Agent	An individual authorized by the Interested Party to act as their agent/personal representative when placing bids at the annual or adjourned Tax Sales.
Bidding Entity	A person acting in their individual capacity, or any combination thereof, such as: <ul style="list-style-type: none"> • Tax Sale main investor, • Business entity (including affiliates and subsidiaries), • Interested party, • Group, • Association, • Investment club, • Cooperative • Joint venture • Estate • Trust or any commercial entity <p>A Bidding Entity also includes any person acting in any capacity on behalf of any of the entities listed above.</p>
Bidder	A person who registers for and/or bids at any of the annual or adjourned tax sales.
Buyer	A person who purchases tax sale certificates at any of the annual or adjourned tax sales.
Assignee	A person who purchases an active tax sale certificate through assignment from an existing tax sale certificate holder.
Certificate Holder	A person who owns an active tax sale certificate purchased at any of the annual or adjourned tax sales or through assignment from a tax sale buyer.

REGISTRATION REQUIREMENTS

The registration process must be completed and registration fees paid through www.IATaxSale.com to become a Bidder at the 2022 Annual and Adjourned Tax Sales. For eligibility to bid at the Tax Sale, or obtain a Tax Sale Certificate in Polk County through purchase or assignment, the Interested Party must register and upload required documents to www.IATaxSale.com before 5:00p.m., June 3, 2022:

Required Documents for registration through www.IATaxSale.com include:

- W-9
- Registration of Authorized Agent Form (if applicable)
- Certificate of Existence from Iowa Secretary of State OR Trade Name Verification Statement on file with the Polk County Recorder (if applicable)

You are also required to provide a completed Direct Deposit Authorization Form if you meet one of the following conditions:

- The Treasurer’s Office does not currently have a form on file for your group.
- The account or bidder information on the form currently on file has changed.

IMPORTANT: Do not upload the Direct Deposit Authorization form through www.IATaxSale.com. The completed form must be delivered to the Polk County Treasurer’s Office at 111 Court Avenue Room 155, Des Moines, IA 50309 by the end of business on June 24, 2022.

Required Document Details

The following table provides additional details regarding the required documents listed above. All forms, with the exception of the Certificate of Existence and Trade Name Verification Statement, will be available for download through www.IATaxSale.com.

Document	Signee(s)	Rules
W-9	Interested Party	<ul style="list-style-type: none"> • Complete and sign a ‘W-9’ form if one is not currently on file in the Treasurer’s Office, or if the bidder information has changed. • Enter the official unabbreviated IRS bidder name on this form. <ul style="list-style-type: none"> ○ This information is required to issue an accurate 1099-INT statement with the appropriate SSN or FEIN. • Non-resident aliens and foreign businesses must complete and sign a ‘W-8BEN’ form rather than a ‘W-9’ form. <ul style="list-style-type: none"> ○ This form establishes foreign status, claims that such person or business is the beneficial owner of the income for which the form is being furnished, and if applicable, claims a reduced rate of, or exemption from, withholding under an income tax treaty between the United States and the buyer’s country. ○ The percentage of U.S. Federal tax withholding applied to interest income earned is 30% unless a reduced rate of, or exemption from, withholding is claimed on the ‘W-8BEN’ form.

Direct Deposit Authorization	Interested Party	<ul style="list-style-type: none"> • Complete and sign a 'Direct Deposit Authorization' form if one is not currently on file in the Treasurer's Office or if the bidder information has changed. • The bank account information provided on this form must be for an account located at a U.S. financial institution. • Enter the official unabbreviated IRS name on this form. • Attach a voided check from the authorized account in the space provided. <ul style="list-style-type: none"> ○ The voided check must be a pre-printed personal or commercial check bearing an account holder's name. • Deposit into a savings or investment account are not accepted.
Registration of Authorized Agent (to bid for you)	Interested Party on behalf of an Authorized Agent	<ul style="list-style-type: none"> • Complete and sign the 'Registration of Authorized Agent' form • Use the official unabbreviated IRS name for the bidder name. • Provide the name, phone number, and complete mailing address for the Authorized Agent. <ul style="list-style-type: none"> ○ PO Box and UPS Store addresses are not accepted.
Certificate of Existence (from Iowa Secretary of State) OR	Interested Party who is registering as a person other than an individual, and using a Federal Tax ID number	<ul style="list-style-type: none"> • Upload a '<i>Certificate of Existence</i>' from the Iowa Secretary of State's Office. • Contact the Iowa Secretary of State for information on how to obtain a '<i>Certificate of Existence</i>.' • Copies of the '<i>Certificate of Existence</i>' document accepted.
Trade Name Verification Statement (on file with Polk County Recorder)		<ul style="list-style-type: none"> • If a Certificate of Existence from the Iowa Secretary of State is not available, upload a Trade Name Verification Statement on file with the Polk County Recorder • Copies of the 'Trade Name Verified Statement' document accepted.

All documents must be accurate and complete with the official unabbreviated IRS name for the buyer name.

- Errors, omissions, or misrepresentations in registration information and/or documents may disqualify the bidder from the sale.
- If disqualified, all certificates purchased by the bidder during the sale will be canceled. Certificates will then be re-offered to other properly registered bidders.

All Authorized Agents, Bidders, Buyers, and Assignees must be 18 years of age or older as of June 28, 2022. The Treasurer requires Bidders and Authorized Agents to show valid proof of age and identity before entering the saleroom.

- Driver's license or government issued photo ID and birth certificate are acceptable.
- If an audit reveals an unauthorized agent was bidding for a registered bidder, that bidder may be disqualified from the Tax Sale.
 - All items purchased by the Bidder (and Associated Bidders) may be re-offered to other registered Bidders present.

Document Assistance

Certificate of Existence and Trade Name Verified Statement

Contact the Iowa Secretary of State for information concerning how to register as a legal entity in the State of Iowa or obtain a 'Certificate of Existence'. The Iowa Secretary of State-Business Services contact information is as follows:

Lucas Building, First floor
321 E 12th St, Des Moines, IA 50319

TTY: Call 711 followed by 515-281-5204

Phone: 515-281-5204

Fax: 515-242-5953

Website: <https://sos.iowa.gov/>

Email: sos@sos.iowa.gov

Contact the Polk County Recorder's Office by phone, email, or mail for information on how to file a 'Trade Name Verified Statement' prior to purchasing Tax Sale Certificates in Polk County. The Polk County Recorder's Office contact information is as follows:

Polk County Admin Bldg, Ste. 250
111 Court Ave, Des Moines, IA 50309

Phone: 515-286-3160

Fax: 515-323-5393

Website: <https://www.polkcountyiowa.gov/recorder/>

Registration Fees

Bidder registration fees are non-refundable.

Registration	Fee
Bidder	\$210.00
Authorized Agent (on behalf of the Interested Party)	No Fee

Registration Restrictions

Only one Interested Party may be designated as a Bidding Entity.

- Each Bidding Entity is assigned a group number
 - You will need the group number during and after the Tax Sale.
- Each Bidding Entity may register a maximum of 20 Bidders to place bids at the tax sale and purchase tax sale certificates.

Employees of a Bidding Entity may not register as a separate Bidding Entity or register as a Bidder, even if they are using a separate source of funding.

Audits of Bidding Entities and their registered bidders determine if any associations exist which exceed the limit of 20 Bidders.

- Names, addresses, interested parties, bank accounts, and shared resources (including employees) are examples of bidder information analyzed to determine association among bidders.

IMPORTANT: Any willful intent to bypass this limitation may disqualify the Bidding Entity and all associated Bidders from the sale. Certificates purchased during the tax sale by a Bidding Entity who is disqualified will be canceled and re-offered to other properly registered Bidders.

Only one Interested Party or authorized agent will be allowed in the sale room for the Annual and Adjourned Tax Sales. This person will be allowed to bid for any of the bidder numbers registered for the bidding entity. A maximum of 100 bidders will be allowed in the sale room for the June Annual Tax Sale.

Registration Changes

The Interested Party may elect to change the name of the Authorized Agent. To change the name, the Interested Party must:

- Submit a completed 'Authorization to Change Agent' form. Forms will be available from the Registration Desk at the Tax Sale.
- The signature and title of the Interested Party must be identical on all registration forms.

DAY OF THE TAX SALE

The Interested Party or Authorized Agent may check-in at the Registration Desk as early as 6:30a.m on the day of the June Annual Tax Sale.

- Each registered Bidder name/number receives a bidder card.
- The Interested Party or Authorized Agent must pick up bidder card(s) at the Registration Desk, and review for accuracy, before entering the saleroom.

The opening session of the Tax Sale begins promptly at 7:30a.m. on June 28, 2022, and continues until the first break at the call of the auctioneer.

Tax Sale Restrictions

Turn off all cellular phones, pagers, tape recorders, camcorders, and other audible electronic devices during the sale.

- Taking pictures and/or recording videos is not allowed in the saleroom or lobby area.
- Use of electronic, picture taking, sound, or video recording devices is a violation and may result in the disqualification of the bidder.
- Laptop or notebook computers are only allowed if operated from battery packs.

Outside food and beverage are not allowed at the Airport Holiday Inn or in the saleroom.

- The Airport Holiday Inn can provide banquet service, snacks, luncheons, beverage service, and concessions.
 - Contact Barb Reynolds via telephone at (515)287-2400 ext. 509 for information.
- Individuals with open containers or packages of food in the saleroom must leave.

How to View a List of Tax Sale Items before the Tax Sale

The Treasurer assigns an item number to each parcel with delinquent taxes being offered. The auctioneer offers item numbers for sale to all "active" bidders.

IMPORTANT: "Active" means the bidder has properly registered and the bidder number is available for selection in the county system. The bidder is responsible to know the item number(s) for the corresponding properties he/she intends to bid.

You may view the list of delinquent tax items at no cost through the Treasurer's Office website beginning May 18, 2022.

1. Go to <https://apps.polkcountyiowa.gov/TaxSale/>
2. Click on the drop down menu titled 'Delinquent Tax.'
3. On the Tax Sale Summary tab, click the report for the sale you wish to view:
 - Mobile Home Cities or Mobile Home Townships
 - Regular Sale
 - Public Bidder
 - Real Estate Cities or Real Estate Townships
 - Regular Sale
 - Public Bidder

NOTE: The information provided on the website is updated once a day and reflects the June 2022 delinquent tax payoff amounts for items eligible to be sold. This information is subject to change for various reasons, and the Treasurer does not guarantee the validity of this data.

Annual Subscription for the Delinquent Tax List Download

You may purchase an annual subscription with unlimited download capability to access the list of delinquent tax items for \$50.00. The subscription service is available May 18, 2022 through May 15, 2023 for the June 2022 Annual Tax Sale.

The parcel classification (i.e., residential, commercial, industrial, etc.) and the 2020 assessment value of the parcel are included in the subscription download files.

- The Treasurer must receive payment before providing electronic access to the tax sale delinquent list subscription.
- You will be required to setup an account with a username and password to access the list.
- Copying, distributing, or selling the delinquent tax information is prohibited.

How to Purchase a Subscription for the Delinquent Tax List Download:

To purchase the Tax Sale Delinquent List Subscription, call 515-286-3060 and state you want to purchase the Tax Sale Delinquent List Subscription. You will have the option of paying by eCheck or Credit Card over the phone. As an alternative, you may also send a check made out to Polk County Treasurer for \$50.00 and mail the payment to:

Polk County Treasurer's Office
Attn: Tax Division Supervisor-Delinquent List Subscription
111 Court Ave, Room 140 Des Moines, IA 50309-2298

Bidder and Visitor Seating at the Tax Sale

Treasurer's Office staff assign all seats in the saleroom. Bidders may not reserve seats for other individuals or groups in the saleroom. An area in the saleroom is designated for individuals attending as a visitor.

BIDDING AT THE TAX SALE

Tax Sale consists of two sessions:

- First session – Regular and public bidder real estate items
- Second session – Regular and public bidder manufactured home items

An opening bid starts with 100% undivided interest. The sale is awarded to an active bidder when there is no tie bid.

- A response of "Sold" to the auctioneer results in an obligation on the part of the bidder to pay for the certificate.

Active bidders may bid downward a percentage of undivided interest after the auctioneer announces the next item to be sold.

- The bid-down percentage will give the winning bidder a percentage of undivided interest in the property if a Treasurer's Tax Sale deed is issued for the tax sale.
- The bidder that initiates or continues a downward percentage bid must hold his/her bidder card up during the bid-down process.
 - A "bid-down" will range in whole percentage points from 99% to 1%.

When the auctioneer determines the bid is tied, a bidder is chosen through a random selection process in the county system.

- The randomly selected bidder must immediately accept the purchase of the item by announcing, "Sold", or refuse the item by announcing, "Pass".
 - If passed, another bidder will be randomly selected.

WARNING: A combination of bidders who agree not to compete with each other in a bid-down process that results in one of them becoming the Tax Sale Certificate holder is prohibited and constitutes fraudulent collusion. It prevents selling an item for the smallest percentage of undivided interest of the parcel. Violation may disqualify a bidder from the sale.

Mailed Bids

A properly registered bidder may submit a mailed bid if he/she cannot attend in person. The Polk County Treasurer's Office must receive the following information from the bidder before the Friday immediately preceding the annual or adjourned Tax Sale for which the bidder is placing a bid:

1. List of the item(s) on which he/she is placing a bid.
2. The lowest percentage of undivided interest per item the bidder is willing to bid.
3. Payment in U.S. funds in the form of a personal check, business check, money order, or any form of guaranteed funds for delinquent taxes and fees.
 - a. A separate payment is required for each item number bid.
 - b. A check drawn on an IRA account only accepted when issued for the exact amount of the purchase.
 - c. **Two-party checks or cash are not accepted.**

The following scenarios apply to Mailed Bids only.

In-person bid for the same item	The Tax Sale Certificate is issued to the bidder who is present if another bid on the same item is received at the sale.
Multiple mailed bids received for the same item, and not sold to a present bidder	The mailed bid for the smallest percentage of undivided interest for the item is awarded the certificate.
Tied mailed bid	The mailed bid with the earliest U.S. Postal Service postmark is awarded the certificate.
Multiple tie mailed bids with the same U.S. Postal Service postmark date	The Treasurer’s Office will use the random selection software program to select a purchaser.

Adjourned Tax Sales

The Bidding process for the Adjourned Tax Sales is the same as the June Annual Tax Sale. Adjourned Tax Sales are held at the Polk County Administration Building, 111 Court Ave, Des Moines, IA, beginning at 10:00 a.m. on the dates shown below:

Adjourned Tax Sale Dates	
July	Monday, July 18, 2022
August	Monday, August 15, 2022
September	Monday, September 19, 2022
October	Monday, October 17, 2022
November	Monday, November 21, 2022
December	Monday, December 19, 2022
January	Tuesday, January 17, 2023
February	Tuesday, February 21, 2023
March	Monday, March 20, 2023
April	Monday, April 17, 2023
May	Monday, May 15, 2023

Adjourned Tax Sale Bidders must be properly registered before 5:00 p.m. on Thursday before the day of the Adjourned Tax Sale. See [Registration Requirements](#) for information concerning how to register for Adjourned Tax Sales.

- Bidders who purchased Tax Sale Certificates at the June Annual Tax Sale must also register for each adjourned tax sale through www.IATaxSale.com.

The Treasurer’s Office will provide the bidder with a bidder card, to be surrendered to the Treasurer’s Office at the conclusion of the Adjourned Tax Sale.

PAYMENTS FOR PURCHASES

Purchasing Tax Sale Certificates

Treasurer's Office staff will print a summary report at the time a bidder leaves and/or the conclusion of the sale. The summary report will list items purchased by each bidder number in a group.

Bidders are required to review all items listed on the summary report **prior to settlement** and notify Treasurer's Office staff of any discrepancy **before** making payment. Treasurer's Office staff will review reported discrepancies.

Payment is required at the time a bidder leaves or the conclusion of the sale. The Treasurer's office requires the Interested Party provide one payment totaling the items purchased by all bidder numbers within their group.

- The amount collected will include all delinquent taxes and special assessments, interest, special assessment collection fees, rates or charges, returned check fees, service fees, and a fee of \$20.00 for each certificate issued.

NOTE: The Treasurer reserves the right to require personal identification at the time of settlement.

Please allow up to fifteen business days to receive purchased certificate(s). The Interested Party is responsible to verify the Tax Sale Certificates received are correct for the items purchased.

- Each Tax Sale Certificate issued for the June 2022, or subsequent Adjourned Tax Sale, will have a prefix and sequentially assigned certificate number (e.g., a June 2022 Annual Tax Sale Certificate may have a certificate number of '2022-2566.').

If a bidder fails to make payment for a Tax Sale Certificate(s) in any Iowa county, the auctioneer may disqualify the bidder from the Polk County Tax Sale.

- All certificates purchased during the sale by the disqualified bidder will be canceled and re-offered to other properly registered bidders.

Payment of Subsequent Taxes (Sub-list)

A certificate holder may pay subsequent delinquent taxes and special assessments on the same parcel(s) he/she holds the Tax Sale Certificate (including rates or charges).

- The Treasurer's Office will accept payments beginning one month and fourteen days following the date a tax installment becomes delinquent.
- Only items delinquent in the current fiscal year or a prior year are paid as a subsequent tax.
- Special assessments and rates or charges due in future years cannot be paid until the fiscal year they become delinquent.

You may now make subsequent tax payments online. To sign up for this service, please visit www.iowataxandtags.org/property-tax/subsequent-tax-payments/.

If you have already signed up, visit <https://myaccount.iowataxandtags.org/>

Each Interested Party must provide one check to purchase subsequent taxes for Tax Sale Certificates held by the bidder numbers within their bidder group.

- Upon request, Interested Parties may make individual payment(s) by bidder number.

NOTE: Recorded subsequent tax payments will accrue interest at the rate of 2% per month, beginning with the month the payment is posted to the county system through the month of the Tax Sale redemption.

Subsequent tax payments received in the mail after noon on the last business day of the month may not be posted until the next month. The Treasurer's Office will notify the certificate holder of additional late interest due.

To prevent an item from being offered at the June 2022 Annual Tax Sale, subsequent tax payment(s) must be received in the mail before 5:00 p.m. or paid online on or before 11:59 p.m., Friday, June 25, 2022.

Subsequent tax payments received after this deadline:

- May be posted after the conclusion of the Tax Sale
- Will not prevent the item from being offered to other bidders present at the Tax Sale.

Acceptable Payments

Payment must be in U.S. funds, in the form of a personal check, business check, money order, or any form of guaranteed funds.

- A check from an IRA account will only be accepted when issued for the exact amount of the purchase.
- After tax payment(s) have been received and applied, the Treasurer will not refund the payment.

If payment is not received by the end of the payment period following the conclusion of the Tax Sale, all items purchased by the Interested Party and Associated Bidder numbers will be re-offered to other bidders at the July Adjourned Tax Sale.

- If this occurs, the Treasurer may disqualify the bidder and all associated bidders from future Polk County Tax Sales.

If the Tax Sale Buyer/Certificate holder's check does not clear his/her bank account (e.g., non-sufficient funds, account closed, etc.), they have five (5) business days to repay with guaranteed funds, following notification from the Treasurer, or the Tax Sale Certificate(s) or subsequent tax payments will be canceled.

- The certificate holder may repay with guaranteed funds.
- Each check returned unpaid is assessed a \$30.00 service fee.

IMPORTANT: The Treasurer reserves the right to require guaranteed funds for any future payments from the Tax Sale certificate holder/buyer if a check does not clear his/her bank account.

Payment Restrictions

We do not accept two-party checks or cash as payment for tax sale certificates or subsequent taxes.

Under no circumstance will the Polk County Treasurer's staff complete the dollar amount on a check for a tax sale certificate or subsequent tax payment.

AFTER THE ANNUAL OR ADJOURNED TAX SALE

Tax Sale Certificate

The Tax Sale Certificate does not convey title to the certificate holder.

- The titleholder of record, or other interested party(s), retains the right to redeem within the statutory period according to the type of Tax Sale.
- If the Tax Sale remains unredeemed after the statutory period, the certificate holder may begin action to obtain a Tax Sale Deed.

A Tax Sale Buyer or Assignee should never have an interest in or lien on a parcel on which he/she purchased a tax sale certificate.

- If determined the Tax Sale Buyer or Assignee was ineligible to purchase a Tax Sale Certificate, the Tax Sale Certificate and/or a Tax Sale deed can be set aside.

Assignment of Tax Sale Certificate

Iowa law permits a county or city to purchase or acquire a Tax Sale Certificate assignment for an abandoned property or a vacant lot. The Polk County Treasurer's Office will contact you if a city or county desires to receive assignment of your Tax Sale Certificate(s).

- You will be refunded the amount of the purchase price for the Tax Sale Certificate and subsequent tax payments.
- For additional information, refer to Iowa Code § 446.19A.

Assigning the Tax Sale Certificate to the assignee with all the rights and title of the assignor occurs when:

- Endorsement is provided on the back of the tax sale certificate
- Payment of \$100 Assignment Transaction fee by the assignee to the Treasurer.
- Submittal of the assigned tax sale Certificate to the Treasurer for processing.

IMPORTANT: An assignment is valid when posted to the county system by the Treasurer's Office. The assignor may not assign a certificate of purchase to more than one assignee/buyer number.

Erroneous Tax Sale or Assignment

If a Tax Sale Certificate was erroneously sold, or a county-held certificate was erroneously assigned, the Tax Sale Certificate will be cancelled.

- Tax Sale Buyers/Assignees are required to return the certificate.
- The Treasurer's Office will reimburse the principal amount of the Tax Sale Certificate or total amount paid for an assignment of a county-held certificate.
- Interest from the sale date to the date of cancellation will not be paid.

Request for Tax Sale Redemptions

The buyer is responsible for checking available redemption reimbursements of certificates he/she holds. Include the group number in the request and submit it in one of the following manners:

Mail	Polk County Treasurer' Cash Management Division 111 Court Ave, Room 160, Des Moines, IA 50309-2298
Website	https://apps.polkcountyiowa.gov/TaxSale/Reports/AvailableRedemptionFunds
Email	cashmanagement@polkcountyiowa.gov
Phone/ Fax	(515) 286-3035 (515) 286-3375

A redeemed Tax Sale Certificate number is provided under your group number, upon inquiry.

The Polk County Treasurer's Cash Management Division directly deposits the redemption proceeds into the buyer's designated checking account upon surrender of the Tax Sale Certificate, either in person or by mail.

- Reimbursements will not be processed until the first business day following the redemption date shown on the county system.
- The Cash Management Division mails a copy of the Redemption Certificate reflecting the total amount of the redemption to the certificate holder.
- Certificate holders should retain the redemption certificate copy for income tax purposes.

NOTE: Treasurer's checks are not issued for redemption proceeds.

If a tax sale certificate has been lost or destroyed, a duplicate tax sale certificate can be issued. The cost of a duplicate tax sale certificate is \$20.

- Please call the Polk County Treasurer's Cash Management Division at (515) 286-3035 to request a duplicate tax sale certificate.

Reimbursement of Tax Sale Redemptions

A redeemed tax sale will include the following:

- a. The original Tax Sale amount, including the \$20.00 Certificate fee paid at the time of the sale.
- b. Two percent (2%) interest per month; calculated against the original tax sale or subsequent tax payment amount, beginning with the month the sale or subsequent tax payment date through the month of redemption.
 - Each fraction of a month will count as a whole month.
- c. Valid costs incurred by the Certificate holder of record and posted to the county system.
 - The Treasurer only collects costs posted to the county system before redemption.

Tax Sale Certificate Reimbursement

The following scenarios apply to certificate reimbursement only.

<p>A certificate holder has been reimbursed for a redemption and the redeeming party's check does not clear his/her bank account</p>	<p>Cash Management Division notifies the certificate holder to immediately return the redemption funds.</p> <ul style="list-style-type: none"> • The Tax Sale Redemption is canceled. • The Tax Sale Certificate is returned to the certificate holder. • The Tax Sale is reinstated to the original sale date. <p>Future redemption amounts are calculated from the original date of the sale to the date of repayment.</p>
<p>Issuing a 1099-INT form and filing with the IRS.</p>	<p>Cash Management Division issues a 1099-INT form and files a report with the IRS after the end of the calendar year if the cumulative interest paid to the certificate holder during the calendar year is \$600 or more.</p> <ul style="list-style-type: none"> • If the interest paid is less than \$600, a 1099-INT statement will not be issued; • This information can be requested by calling (515) 286-3035. <p>Non-resident aliens and foreign businesses are issued a 1042-S form prior to March 15, regardless of the dollar amount of interest income received during the calendar year.</p> <ul style="list-style-type: none"> • The IRS will receive a copy of all 1042-S forms issued.
<p>Certificate holder under reports the interest amount received</p>	<p>The IRS directs the Treasurer to implement a backup withholding procedure at the legal rate set by the IRS.</p> <ul style="list-style-type: none"> • The Treasurer reserves the right to ban the buyer and all associated buyers from future Tax Sales.
<p>Printouts provided by the Treasurer's Office</p>	<p>Upon request from the certificate holder, the Polk County Treasurer can provide the following:</p> <ol style="list-style-type: none"> a. A copy of the detailed redemptions included in a buyer's 1099-INT form at a charge of \$10 per buyer number. b. A copy of a buyer's outstanding Tax Sales at a charge of \$10 per buyer number. <p>NOTE: The Polk County Treasurer's Office will not provide or calculate year-end interest accruals or bookkeeping services other than to provide a copy of the redemption certificate at the time of reimbursement to the buyer.</p>

90 Day Notice of Right of Redemption' Affidavit

The 90-day redemption period does not begin until the *90 Day Notice of Right of Redemption* affidavit is filed with the Polk County Treasurer's Office.

- Tax Sale Certificate holders are prohibited from serving the *Notice of Expiration of Right of Redemption* (or similarly worded notice), or file the *90 Day Notice of Right of Redemption* affidavit, with the Treasurer before the expiration of the statutory time periods listed below:

Regular Tax Sale	A Tax Sale Certificate holder may serve a ' <i>Notice of Expiration of Right of Redemption</i> ' after one year and nine months from the date of sale.
Public Bidder Sale	A Tax Sale Certificate holder may serve a ' <i>Notice of Expiration of Right of Redemption</i> ' after nine months from the date of sale.

Service must be compliant with the law(s) in effect at the time of the Tax Sale. Violation(s) may result in the Tax Sale buyer being barred from future Tax Sales in Polk County. Should the Tax Sale Certificate holder determine that service on the county under Iowa Code Section 447.9 is required, he/she must deliver the notice to the following address:

Polk County Treasurer's Office
 Attn: Tax Division Notice of Right of Redemption
 111 Court Ave, Room 155 Des Moines, IA 50309-2298

NOTE: If the certificate holder fails to file a '*90 Day Notice of Right of Redemption*' affidavit within three years from the date of the Tax Sale, the Treasurer will cancel the Tax Sale. In this instance, the certificate holder is not entitled to a refund. This date may be extended if the filing of the '*90 Day Notice of Right of Redemption*' affidavit is stalled due to bankruptcy proceedings. Bidders should consult with their legal counsel to determine the impact of bankruptcy proceedings on Tax Sale Certificates.

Statement of Costs

The Polk County Treasurer requires proof that costs are valid prior to adding them to Tax Sale. The Tax Sale Certificate holder, or his/her agent or attorney, must certify the type and amount of authorized costs incurred by filing a Statement of Cost with the 90-Day Notice of Right of Redemption Affidavit.

NOTE: Authorized costs are defined in Iowa Code Section 447.13 and include the cost of serving the notice. Attorney fees are not authorized costs. The Tax Sale Certificate holder shall not file costs before filing the '*90 Day Notice of Right of Redemption*' affidavit with the Treasurer.

The '*Statement of Costs*' must certify that the record search was performed by an abstractor who is an active participant in the title guaranty program under Iowa Code Section 16.91, or by an attorney licensed to practice law in the State of Iowa.

- The redeemable cost of the record search shall not exceed three hundred dollars (\$300.00). The Polk County Treasurer requires an invoice from the abstractor or attorney who performed the record search.
- Fees for publication, if publication is required, shall not exceed the customary publication fees for official county publications. The Polk County Treasurer requires a copy of the newspaper publisher's invoice and a statement from the certificate holder substantiating the reason service was made by publication.

APPENDIX

COVID Safety Protocols

Masks may be required during the Tax Sale if Polk County has a medium to high Covid-19 Community Level.

Notification to Titleholder of Tax Sale

When delinquent taxes are sold at Tax Sale, the Polk County Treasurer's Office notifies the current titleholder. The notice is sent by regular mail within fifteen (15) days following the annual Tax Sale or any Adjourned Tax Sale.

Accommodations for Americans with Disabilities

A bidder who qualifies under the 'Americans with Disabilities Act' and requires accommodation in relation to his/her disability must provide:

- A health care provider's certificate containing proof of disability, and
- A written request detailing the specific reasonable accommodation(s).

To allow the Polk County Treasurer's Office time to provide appropriate accommodations, both must be provided no less than thirty calendar days before the Tax Sale.

Directions to Tax Sale Location

The Airport Holiday Inn is directly across from the Des Moines International Airport; 3 miles south of Downtown Des Moines on Fleur Drive.

From the Des Moines International Airport (DSM)

- Distance: 0.25 MI/0.4 KM EAST to Hotel
- Complimentary Shuttle Available
- Exit Airport, Turn Right on to Fleur Drive (south), go one block, hotel is on left (east) side of Fleur Dr.

From Interstate 35: Heading North or South to Des Moines, take Exit 68 to Highway 5 S. Follow Highway 5 S, then take Exit 97 to Fleur Drive. Head North 1 Mile to the Airport Holiday Inn.

From Interstate 80 from the East: From I-80, take I-35 South. Take Exit #68 to Highway #5 S. Follow Highway 5 S, then take Exit 97 to Fleur Drive. Head North 1 Mile to the Airport Holiday Inn.

From Interstate 80 from the West: Take Exit 141 to Highway 65 S/5. Follow Highway 65 S/5 17 miles. Take Exit 97. Continue on Highway 5 N to Fleur Drive, then take Exit 97 and head North 1 mile to the Airport Holiday Inn.

Non-resident Aliens and Foreign Businesses

Iowa Code Chapter 9I states, non-resident aliens and foreign businesses cannot bid on parcels of land classified as 'agricultural'.

- All tax sale certificates on agricultural land purchased by a non-resident alien or foreign business bidder during the sale will be canceled and re-offered to other properly registered bidders.

- If payment has already been made, the payment, without interest, will be refunded upon cancellation of the tax sale certificate.
- Bidders should seek legal counsel to determine whether these restrictions or any IRS requirements are applicable to their specific situation.

Iowa Open Records

Iowa law requires the county treasurers provide access to public records concerning property taxes, including Tax Sale lien and bidder/buyer information such as name, mailing address, email address and phone number(s). For information concerning the Iowa Open Records laws and how these laws affect you as a Tax Sale lien bidder/buyer, refer to Iowa Code Chapter 22.

Change of Address or Telephone Number

Buyers are required to notify the Polk County Treasurer's Office of any changes in mailing address, email address, or telephone number(s). To request a change to a Tax Sale Buyer's information, complete the enclosed *Tax Sale Buyer Address Change Request* form and return it to the Polk County Treasurer's Office.

A change to buyer information, other than the mailing address, email address, or telephone number(s) is a new assignment, and charged an assignment transaction fee.

- This includes a change in the buyer's name, social security number, or federal tax identification number.
- Failure to provide the correct social security number or federal tax identification number at the time of purchase will result in a charge of \$100 to change each Tax Sale Certificate purchased.